

Bank Profile

Founded in 1957, Al Rajhi Bank today is the world's largest Islamic bank with assets of SR 370 billion (USD 101 billion) and the largest retail bank in the Middle East serving more than 9 million customers with 12,663 employees.

Al Rajhi Bank has the largest distribution network in Saudi Arabia with 551 branches, 5,142 ATMs, 97,445 POS terminals and 236 remittance centers. We also operate 16 branches in Malaysia, 10 in Jordan and 2 in Kuwait.

Strategy

The Bank's continued success is attributable to the execution of its 'ABCDE' back to basics strategy that focuses on five key pillars:

- A - Accelerate Growth >>> Exceed Industry
- B - Become Employer of Choice >>> Higher Engagement
- C - Customer Focus >>> Most Recommended
- D - Digital Leadership >>> Best-In-Class
- E - Execution Excellence >>> Deliver

Product Offering

To support its growing customer base, Al Rajhi Bank provides fully Shariah-compliant retail and corporate banking, treasury services, investment banking services, asset and wealth management products to corporations, government, institutional investors, SMEs, as well as private individuals.

Key Figures SAR (mn),

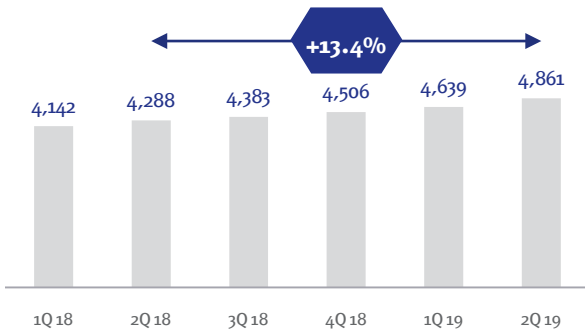
	1H 2018	1H 2019	YoY
Total operating income	9,500	8,430	+12.7%
Net income after Zakat for the period	5,177	4,781	+8.3%
ROE after Zakat	20.7%	19.0%	+9.0%
ROA	2.8%	2.9%	-0.9%
NPM	5.20%	4.65%	+11.8%
Cost to income	31.3%	32.0%	-2.1%
CoR	0.64%	0.67%	-5.6%
Total assets	369,520	347,587	+6.3%
Total liabilities	319,380	294,796	+8.3%
Total shareholders' equity	50,140	52,791	-5.0%
TC ratio	20.5%	22.3%	-7.7%
Liquidity coverage ratio (LCR)	172%	208%	-17.5%
Basel III leverage ratio	13.1%	14.7%	-10.7%
Financing to customer deposit ratio	79.3%	82.0%	-3.2%
NPL ratio	0.85%	0.82%	+4.5%
NPL coverage ratio	353%	421%	-16%

Outlook 2019

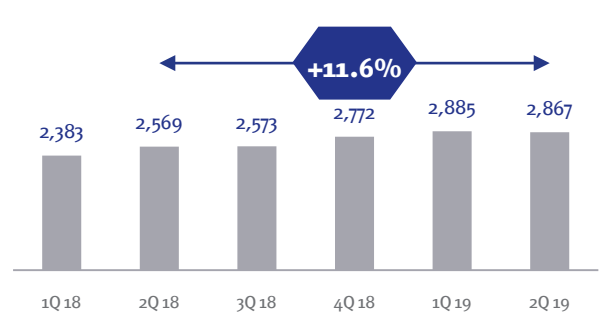
FY 2019 Guidance

Financing, Net	Mid Single Digit Growth
Net Profit Margin	+30 to +40 bps
Cost to Income Ratio	Below 31%
Cost of Risk	0.60% to 0.70%
CET1 Ratio	19% to 20%
ROE	Above 21%

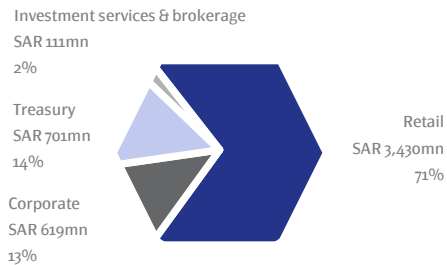
Total Operating Income (SARmn)



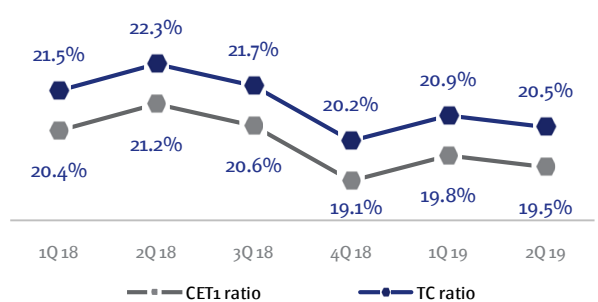
Net Income Before Zakat For The Period (SARmn)



Total Operating Income Mix By Segment (SARmn)



Capital Ratios (%)





Al Rajhi Bank Shares - Key Metrics

30 June 19

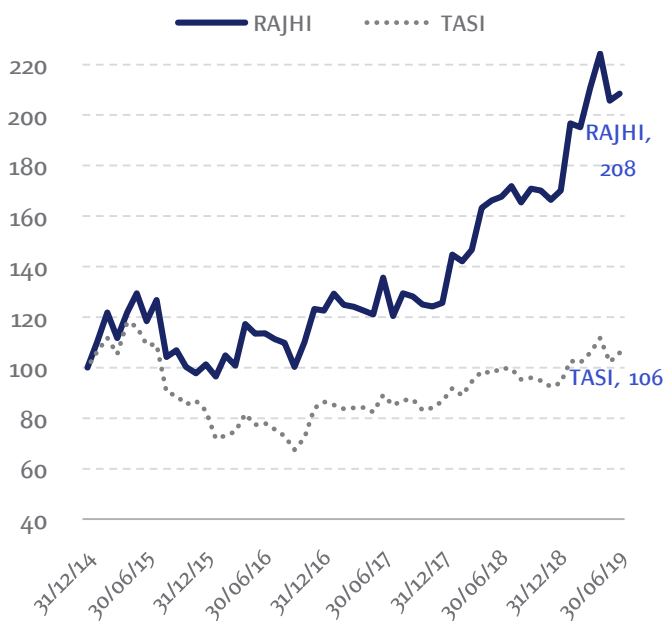
Closing Price	SAR 69.70
Market Cap	SAR 174.25 bn
Market Cap / % Industry	23.23%
Market Cap / % Tadawul	8.37%
Shares outstanding	2.500 bn
90D Volatility	21.204
Price / Earnings	16.14 x
Price / Book	3.40 x
Dividend Yield	4.38%
Return on Equity	20.72%
Return on Assets	2.84%

YoY Growth per share

Operating Income	3.80%
Earnings	2.07%
Total Return	26.94%

Sources: Bloomberg; Tadawul; Al Rajhi Bank Financials

Relative Share Price Performance vs TASI



Top 10 Facts About Al Rajhi Bank

Largest Islamic Bank worldwide
(by Assets & Market Cap)

#1 Retail Bank in Middle East
(by Retail Deposits & Income)

One of the highest NPB ratios
(97% Non-Profit Bearing Deposits)

#1 Bank capitalisation in GCC
(20.5% Total Capital Ratio)

#1 NPS in KSA
(#1 out of 12 in KSA)

#1 Bank in KSA
(by number of customers)

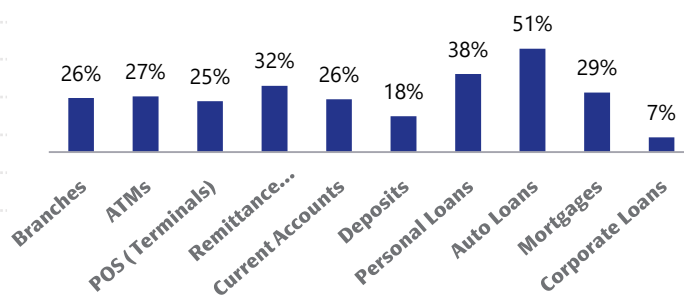
#1 Distribution Network in Middle East
(by # of Branches, POS, ATMs, Remittance)

#1 Banking transactions in KSA
(205mn per Month, avg)

#1 Bank for remittances in Middle East
(by payment value)

#1 Bank Brand in KSA
(by Brand Power Score)

Market Share 1Q 2019



The Blue Chip Islamic Bank

- World's largest Islamic Banking
- Customer base and banking network
- Size and institutional status
- Financial strength and earnings quality
- Large market capitalization, high trading volume, low volatility
- Track record of consistent shareholder returns through dividends and other pay-outs

Ratings

Moody's (A1)
S&P (BBB+)
Fitch (A-)

Looking for additional information?

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